

## Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Lyle E. Richardson, Jr.

Pamela I. Richardson

Debtors

Case No. 25-10694-amc

Chapter 7

District/off: 0313-2

User: admin

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Date Rcvd: Feb 24, 2025

Form ID: 309A

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Lyle E. Richardson, Jr., Pamela I. Richardson, 1158 Welsh Road, Apt. E2-5, Lansdale, PA 19446-4284
14980622	+ Attorney General of the United States, Ben Franklin Station, PO Box 227, Washington, DC 20044-0227
14980635	+ MP Main Street (PA) Owner LLC, 160 Clubhouse Road, King of Prussia, PA 19406-3300
14980639	+ U.S. Department of Veterans Affairs, 5000 Wissahickon Ave., Philadelphia, PA 19144-4867
14980641	+ Wilkes-Barre VA Medical Center, 1111 East End Boulevard, Wilkes Barre, PA 18711-0030

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	Feb 25 2025 01:14:00	BRAD J. SADEK, Sadek Law Offices, LLC, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	+ EDI: BCCSHUBERT.COM	Feb 25 2025 05:48:00	CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622
smg	Email/Text: megan.harper@phila.gov	Feb 25 2025 01:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 25 2025 05:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2025 01:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Feb 25 2025 01:15:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14980626	Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 25 2025 01:15:00	Aspire Credit Card, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14980627	Email/Text: bk@avant.com	Feb 25 2025 01:15:00	Avant/WebBank, 222 N La Salle St, Ste 1600, Chicago, IL 60601-1112
14980632	Email/Text: cfcbackoffice@contfinco.com	Feb 25 2025 01:15:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808-2930
14980628	EDI: CAPITALONE.COM	Feb 25 2025 05:48:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14980628	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 25 2025 03:17:22	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14980629	Email/Text: bankruptycollections@citadelbanking.com	Feb 25 2025 01:15:00	Citadel FCU, Attn: Bankruptcy, 520 Eagleview

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			Blvd, Exton, PA 19341-1119
14980630	EDI: CITICORP	Feb 25 2025 05:48:00	Citibank/the Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
14980631	EDI: WFNNB.COM	Feb 25 2025 05:48:00	Comenity Capital Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14980620	+ EDI: IRS.COM	Feb 25 2025 05:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14980634	Email/Text: ml-ebn@missionlane.com	Feb 25 2025 01:15:00	Mission Lane LLC, Attn: Bankruptcy, PO Box 105286, Atlanta, GA 30348-5286
14980633	Email/Text: bankruptcy.handling@bankeasy.com	Feb 25 2025 01:15:00	Mercury/Fbt, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
14980623	Email/Text: fesbank@attorneygeneral.gov	Feb 25 2025 01:15:00	Pennsylvania Office of Attorney General, Attn: Financial Enforcement Section, Strawberry Square, 15th Floor, Harrisburg, PA 17120
14980637	Email/Text: ProsperBK@prosper.com	Feb 25 2025 01:15:00	Prosper Funding, LLC, Attn: Bankruptcy Dept, 221 Main St, Ste 300, San Francisco, CA 94105-1909
14980621	+ EDI: PENNDEPTREV	Feb 25 2025 05:48:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0001
14980621	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2025 01:15:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0001
14980624	^ MEBN	Feb 25 2025 00:46:57	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14980636	Email/Text: bankruptcy@petalcard.com	Feb 25 2025 01:15:39	Petal 1 Rise, Attn: Bankruptcy, PO Box 105168, Atlanta, GA 30348-5168
14980638	EDI: SYNC	Feb 25 2025 05:48:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14980638	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 25 2025 03:16:30	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14980625	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 25 2025 01:15:00	U.S. Attorney's Office, 615 Chestnut Street, 12th Floor, Philadelphia, PA 19106-4404
14980640	EDI: AGFINANCE.COM	Feb 25 2025 05:48:00	WebBank/OneMain, Attn: Bankruptcy, 215 S State St, Ste 1000, Salt Lake City, UT 84111-2336

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

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Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	Lyle E. Richardson Jr.	Social Security number or ITIN: xxx-xx-9606
	First Name Middle Name Last Name	EIN: -----
Debtor 2:	Pamela I. Richardson	Social Security number or ITIN: xxx-xx-5508
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 7 2/21/25
Case number:	25-10694-amc	

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Lyle E. Richardson Jr.	Pamela I. Richardson
2. All other names used in the last 8 years		
3. Address	1158 Welsh Road, Apt. E2-5 Lansdale, PA 19446	1158 Welsh Road, Apt. E2-5 Lansdale, PA 19446
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek Law Offices, LLC 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008  Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 923-7184  Email: christine.shubert@comcast.net

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 2/24/25
<b>7. Meeting of creditors</b>	<b>March 28, 2025 at 02:30 PM</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: The meeting is by Zoom. Go to <a href="https://Zoom.us">Zoom.us</a> , Click on JOIN or call 1 (609) 264-3907, Enter Meeting ID 219 841 3740, and Passcode 3206599493  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> 5/27/25
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	